

Fill in this information to identify the case:			
Debtor 1	<u>John T Riccardi</u>		
Debtor 2 (Spouse, if filing)	<u>Jessica J Riccardi</u>		
United States Bankruptcy Court for the:	<u>Eastern</u>	District of	<u>Wisconsin</u> (State)
Case number	<u>19-30726-beh</u>		

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 11

Last 4 digits of any number you use to
Identify the debtor's account: 8350

Date of payment change:
Must be at least 21 days after
date of this notice 12/01/2020

New total payment \$1,433.76
Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$400.17

New escrow payment: \$422.21

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$

New mortgage payment: \$

Debtor 1 John T Riccardi
First Name Middle Name Last Name

Case number (if known) 19-30726-beh

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✕ /s/ Matthew Comella
Signature

Date 11/9/2020

Print Matthew Comella
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis, Moody & Circelli, P.C.

Address 15W030 North Frontage Road, Suite 200
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (414) 775-7700

Email bkpleadingsEAST@wi.csleg
al.com

File #50-20-01023

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on November 9, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on November 9, 2020.

Rebecca R. Garcia, Chapter 13 Trustee, PO Box 3170, Oshkosh, WI 54903-3170 by electronic notice through ECF

John T Riccardi , Jessica J Riccardi , Debtor(s), 3150 S. 84th Street, Milwaukee, WI 53227

Titania D. Whitten, Attorney for Debtor(s), 10425 W. North Avenue, Suite 350, Wauwatosa, WI 53226 by electronic notice through ECF

Office of U.S. Trustee, 517 East Wisconsin Ave. Room 430, Milwaukee, WI 53202 by electronic notice through ECF

/s/ Matthew Comella

Shawn R. Hillmann, WI Bar No. 1037005

Rachael A. Stokas, MO Bar No. 61282

Peter C. Bastianen, IL Bar No. 6244346

Matthew Comella, WI Bar No. 1096303

Joel P. Fonferko, IL Bar No. 6276490

Codi C. Gratz, WI Bar No. 1086257

Codilis, Moody & Circelli, P.C.

15W030 North Frontage Road, Suite 200

Burr Ridge, IL 60527

(414) 775-7700

File #50-20-01023

NOTE: This law firm is a debt collector.



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

ESCROW STATEMENT

Analysis Date:

October 29, 2020

Loan Number:

New Payment Effective Date:

12/01/20

For Inquiries:

800.686.2404

Property Address:

3150 S 84TH ST

MILWAUKEE WI 53227

JOHN T RICCARDI
JESSICA J RICCARDI
3150 S 84TH ST
MILWAUKEE WI 53227-4606

PERSONAL INFORMATION REDACTED

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 12/01/20
Principal & Interest Pmt	\$1,011.55	\$1,011.55
Total Monthly Escrow Payment	\$400.17	\$422.21
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$1,411.72	\$1,433.76

Shortage/Surplus Information	Effective 12/01/20
Upcoming Total Annual Bills	\$4,878.53
Required Cushion	\$813.08
Required Starting Balance	\$4,357.07
Over/Short Spread	\$15.67

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$813.08. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
DEC 2020	\$406.54	\$3,950.53	Starting Balance	\$4,169.03	\$4,357.07
JAN 2021	\$406.54		CITY TAX	\$625.04	\$813.08
FEB 2021	\$406.54			\$1,031.58	\$1,219.62
MAR 2021	\$406.54			\$1,438.12	\$1,626.16
APR 2021	\$406.54			\$1,844.66	\$2,032.70
MAY 2021	\$406.54	\$928.00	PROPERTY INS	\$2,251.20	\$2,439.24
JUN 2021	\$406.54			\$1,729.74	\$1,917.78
JUL 2021	\$406.54			\$2,136.28	\$2,324.32
	\$406.54			\$2,542.82	\$2,730.86



11511 Luna Road, Suite 200
Farmers Branch, TX 75234
(800) 686-2404

Escrow Shortage Reply (This is not a bill)

Loan Number:

Full Shortage Amount:

\$188.04

Payment Amount

\$ _____

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of \$15.67.

IF YOU CHOOSE to pay your shortage in full, please visit www.homepointfinancial.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address shown to the left.

HOME POINT FINANCIAL CORPORATION
PO Box 735028
Dallas TX, 75373-5028

Property Address:
3150 S 84TH ST
MILWAUKEE WI 53227

JOHN T RICCARDI
JESSICA J RICCARDI
3150 S 84TH ST
MILWAUKEE WI 53227-4606

Analysis Date: October 29, 2020

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
AUG 2021	\$406.54			\$2,949.36	\$3,137.40
SEP 2021	\$406.54			\$3,355.90	\$3,543.94
OCT 2021	\$406.54			\$3,762.44	\$3,950.48
NOV 2021	\$406.54			\$4,168.98	\$4,357.02
	\$4,878.48	\$4,878.53			

Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from December 2019 through November 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$4,206.25	\$4,109.07
DEC	\$392.02	\$400.32 *	(\$3,814.23)	\$3,814.23	CITY TAX	\$784.04	\$695.16
JAN	\$392.02	\$400.17 *				\$1,176.06	\$1,095.33
FEB	\$392.02	\$400.17 *				\$1,568.08	\$1,495.50
MAR	\$392.02	\$800.34 *				\$1,960.10	\$2,295.84
APR	\$392.02	\$400.17 *				\$2,352.12	\$2,696.01
MAY	\$392.02	\$400.17 *	(\$890.00)		PROPERTY INS	\$1,854.14	\$3,096.18
MAY				\$928.00	* HAZARD INS	\$1,854.14	\$2,168.18
JUN	\$392.02	\$400.17 *				\$2,246.16	\$2,568.35
JUL	\$392.02	\$400.17 *				\$2,638.18	\$2,968.52
AUG	\$392.02	\$400.17 *				\$3,030.20	\$3,368.69
SEP	\$392.02	\$400.17 *				\$3,422.22	\$3,768.86
OCT	\$392.02	\$400.17 *				\$3,814.24	\$4,169.03
NOV	\$392.02					\$4,206.26	\$4,169.03
	\$4,704.24	\$4,802.19	-\$4,704.23	\$4,742.23			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$4,169.03. Your starting balance (escrow balance required) according to this analysis should be \$4,357.07. This means you have a shortage of (\$188.04). This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$4,878.53. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment:	\$406.54
Over/Short Spread:	\$15.67
Escrow Payment:	\$422.21

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,418.09 which includes principal, interest, and escrow. Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may change.



Home Point Financial Corporation
11511 Luna Road, Suite 200
Farmers Branch, TX 75234
800.686.2404

[REDACTED]

JOHN T RICCARDI
JESSICA J RICCARDI
3150 S 84TH ST
MILWAUKEE WI 53227-4606

Property Address:
3150 S 84TH ST
MILWAUKEE WI 53227

Analysis Date: October 29, 2020

Loan Number: [REDACTED]

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.